



NATIONWIDE CREDIT, INC., OSI	\$
COLLECTION SERVICES, INC.,	\$
WASHINGTON MUTUAL FINANCE LLC,	\$
AMERICAN EXPRESS COMPANY,	\$
AMERICAN EXPRESS CENTURION BANK,	\$
Defendants.	\$

CIVIL ACTION NO. 6:09-743-HFF

ORDER

This case was filed under the Fair Debt Collection Practices Act. Plaintiff is proceeding pro se. Plaintiff has previously settled his claims with all the Defendants except Washington Mutual Finance LLC, which was never served. The matter is before the Court for review of the Report and Recommendation (Report) of the United States Magistrate Judge suggesting that the claims against Defendant Washington Mutual Finance be dismissed without prejudice. The Report was made in accordance with 28 U.S.C. § 636 and Local Civil Rule 73.02 for the District of South Carolina.

The Magistrate Judge makes only a recommendation to this Court. The recommendation has no presumptive weight. The responsibility to make a final determination remains with the Court. *Mathews v. Weber*, 423 U.S. 261, 270 (1976). The Court is charged with making a de novo determination of those portions of the Report to which specific objection is made, and the Court may

accept, reject, or modify, in whole or in part, the recommendation of the Magistrate Judge or recommit the matter with instructions. 28 U.S.C. § 636(b)(1).

The Magistrate Judge filed the Report on January 6, 2010, but Plaintiff failed to file any objections to the Report. In the absence of such objections, the Court is not required to give any explanation for adopting the recommendation. *Camby v. Davis*, 718 F.2d 198, 199 (4th Cir. 1983). Moreover, a failure to object waives appellate review. *Wright v. Collins*, 766 F.2d 841, 845-46 (4th Cir. 1985).

After a thorough review of the Report and the record in this case pursuant to the standard set forth above, the Court adopts the Report and incorporates it herein. Therefore, it is the judgment of the Court that the claims against Defendant Washington Mutual Finance are **DISMISSED** *without prejudice*.

As there are no remaining Defendants in the case, the Clerk's office is directed to close the case.

IT IS SO ORDERED.

Signed this 29th day of January, 2010, in Spartanburg, South Carolina.

s/ Henry F. Floyd
HENRY F. FLOYD
UNITED STATES DISTRICT JUDGE

NOTICE OF RIGHT TO APPEAL

The parties are hereby notified of the right to appeal this Order within 30 days from the date hereof, pursuant to Rules 3 and 4 of the Federal Rules of Appellate Procedure.